

## Unit Five

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# The Citizen's Role in Disaster Preparedness

**E**very day, millions of people wake up, go to work, drop their children off at school, and enjoy leisure time with family and friends, following daily routines and schedules. However, when the unexpected does happen, routines change drastically, and people are suddenly aware of how fragile their lives can be. Our flood scenario demonstrated the sudden and devastating effect a disaster can have on individuals, families, and the communities in which they live.

In this unit, you will learn about:

- Preparedness activities that can help you and your family survive a disaster and reduce financial loss.
- Ways to participate in, and help improve, community preparedness.
- Sources of information that can help you learn more about disaster preparedness.

What people do before a disaster can make a dramatic difference in their ability to cope with and recover from a disaster, as well as their

ability to protect other household members and family possessions from avoidable losses.

This unit will provide information on how individuals and families can prepare for potential disasters. Households that are prepared can reduce the fear, anxiety, and losses that surround a disaster. They can be ready to evacuate their homes, survive a period of confinement to the home, make their stays in public shelters more comfortable, and take care of their basic medical needs. They can even save each others' lives.

## FINDING OUT WHAT COULD HAPPEN

The first step in preparing for any disaster is to find out which hazards could strike the community. Is the community susceptible to winter storms? Tornadoes? Earthquakes?



*Families should be prepared to survive emergencies likely to occur in their areas.*

By contacting the local emergency management office or local Red Cross office, interested individuals can find out what types of disasters are considered most likely to occur in a specific community. It is important to consider the dangers that natural hazards present when choosing a new home as well. If possible, home buyers should avoid buying in areas that are prone to floods and hurricanes.

## PROTECTING AGAINST FINANCIAL LOSS

As a protection against financial loss, homeowners should purchase insurance on their home and its contents. At a minimum, coverage should provide full replacement or replacement cost coverage. Homeowners should also investigate buying a guaranteed replacement cost policy, where available; such policies

pay to rebuild a home at *today's* prices. Homes should be appraised periodically so that the policy reflects the real replacement cost.

Coverage should include special hazard-specific insurance (such as flood or earthquake insurance) appropriate for the area. Unfortunately, many homeowners learn too late that flood loss is not covered under normal homeowners' insurance policies. Flood insurance is available in communities participating in the National Flood Insurance Program (NFIP). Those who live in flood-prone areas in a community that is not an NFIP participant may wish to contact local officials and encourage the community to adopt the program.

Renters should purchase renter's and/or flood insurance to protect against loss for damaged or destroyed property. Be aware that the landlord's insurance will not cover damage to, or loss of, tenant's possessions.



*Insurance claims are expedited by inventories of possessions supplemented by photographs or videotape.*

Those concerned about their level of protection should make an appointment with their insurance agent to review current insurance coverage. It is important to get coverage early since there is usually a waiting period before it takes effect.

Any insurance claim filed will be expedited if the applicant has made an inventory of household furnishings and other possessions, supplemented with photographs or videotape. This information can be used to document property destroyed or damaged in a disaster. Computer software programs are available that can make this task less daunting. The documentation should be stored in a safe deposit box or some other safe place away from the premises. Originals of all

important financial and family documents should be stored in a safe place, with copies elsewhere.

Homeowners also can take measures to protect themselves, their homes, and personal property from damage in the event of a flood, earthquake, hurricane, or other hazardous event. In flood-prone areas, homeowners can move utilities and expensive appliances such as washers and dryers to the first floor or above expected flood levels. Homeowners in California have learned to avoid placing heavy pictures above beds and to secure heavy and breakable items on shelves. Homeowners on the coast can install hurricane shutters on windows or hurricane clips to protect the roof. Protective measures can range from simple do-it-yourself activities to more expensive installations that require professional help. It is important to know the potential for a disaster event occurring near your home when deciding what types of preventative measures to undertake.

## **KNOWING THE WARNING SYSTEM**

To warn their citizens in time of an emergency, some communities use sirens or loud-speakers; others rely on officials going door-to-door or on messages delivered by local TV or radio stations. The local emergency management office can provide information on what warning signals are being used in the community. It is important to know what alarms sound like, what they mean, and what action should be taken when they are heard.

## **PREPARING TO EVACUATE OR STAYING AT HOME**

Evacuations occur commonly throughout the United States. Hundreds of times each year, transportation or industrial accidents release harmful substances, forcing thousands of people to leave their homes and go to a safer area. More frequent causes of evacuations are fires and floods. Almost every year, people in cities and communities along the Gulf and Atlantic coast evacuate in the face of approaching hurricanes. The largest peacetime evacuation occurred during Hurricane Andrew in 1992, when millions evacuated coastline areas in the Gulf states.

The amount of time available to evacuate a home or community depends on the disaster. Sometimes, there are days to prepare: for example, hurricanes can generally be detected early. However, in sudden emergencies, such as hazardous materials spills, there may be only moments to leave the area. This means families must prepare now, because when it is time to leave home, it may be too late to collect even the most basic necessities. It also helps to consider in advance where you would go when advised to evacuate to a designated public shelter or to relatives or friends outside the disaster area. The supplies you need should be readily available.

Evacuation periods can last for hours, several days, or even longer after a major disaster. For part, or all, of this time, citizens may be responsible for their own food, clothing, and other emergency supplies.

For some emergencies—such as winter storms or a hazardous material spill—residents may need to take shelter in their homes. Regardless of whether a safe response means evacuating or seeking shelter at home, residents should be prepared to take care of their

household's needs without outside help for a minimum of 72 hours. Because of the severity of damage caused by Hurricane Andrew in 1992, many families were not reached by outside help for days after the storm.

Once a disaster is in progress, there will be no time to shop or search for supplies. But if people have gathered supplies in advance, families can endure an evacuation or home confinement. Disaster supply kits should contain the supplies listed below. The supplies should be



*Disaster supply kits should be packed in advance to facilitate rapid evacuation.*

stored in an easy-to-carry container such as a duffel bag, backpack, or covered trash container.

- ◆ One gallon of water per person per day, food that will not spoil, and a nonelectric can opener
- ◆ One change of clothing and footwear, blankets, or sleeping bags
- ◆ A first aid kit that includes the family's prescription medications
- ◆ Emergency tools, a battery-powered radio, a flashlight, and extra batteries
- ◆ An extra set of car keys
- ◆ Sanitation supplies
- ◆ Special items for infant, elderly, or disabled family members
- ◆ Cash or travelers' checks
- ◆ An extra pair of glasses

The kit should be kept in a convenient place near an exit door at a location known to all household members. Important family documents such as insurance policies, Social Security cards, family records, and important telephone numbers should be kept in a waterproof container in or with the disaster supplies kit. A smaller version of the kit should be kept in the trunk of the car.

It is important to maintain the supplies in the kit. The stored water supply should be changed every 3 months so it stays fresh. Food supplies should be replaced every 6 months and batteries replaced yearly. Physicians or pharmacists can provide information about storage times for prescription medications.

## REUNITING AFTER A DISASTER

It is essential for household members to develop a plan for reuniting after a disaster. To prepare for a fire in the home, the family should identify a neighborhood rendezvous point located a safe distance from the house. If household members meet at the same spot, firefighters do not unnecessarily risk their lives trying to rescue someone who is already safe. This place must be designated in advance. All family members must be directed to evacuate to this designated location in the event of a fire and not to go back into a burning building.

For an emergency that occurs when family members are not at the same location, an out-of-state friend or relative should be asked to be the "family contact." Even when local telephone service is disrupted, long distance service often works. After a disaster, separated family members should call the family contact to let him or her know where they are. It is important to make sure everyone knows the contact's phone number.



*Determining in advance where to reunite in the event of a disaster can help prevent unnecessary injury to family members or emergency workers.*

It is also wise to know what disaster plans have been made by the children's school or day care center and where children will be sent if they are in school when an evacuation is announced. Family members should also be aware of disaster plans for places where family members work. Knowing these plans can help them find each other more easily. In case parents should become separated from their children during a disaster, they may wish to consult the doctor in advance and file a Medical Release Form to ensure that any injuries sustained by the children in a disaster would be treated promptly.

## CONDUCTING PREPAREDNESS ACTIVITIES

A number of basic preparedness activities can make a dramatic difference in a family's readiness to survive and cope with a disaster.

1. Responsible household members should know where, when, and how to shut off electricity, gas, and water at main switches and valves and have the tools required to do this (usually a pipe and crescent or adjustable wrench). Taking this step can prevent dangerous leaks, explosions, and other unnecessary damage to

the home. Local utility companies can provide necessary instructions. Once gas is turned off, a service representative will be required to turn it back on safely.



*Responsible family members should know how to use ABC-type fire extinguishers.*

2. Each family member should know how to use an ABC-type fire extinguisher. The local fire department can demonstrate the proper use of extinguishers. All household residents should be shown where the extinguisher is kept. It should be tested regularly according to the manufacturer's instructions.

3. Smoke detectors should be installed on each level of the home, especially near bedrooms. Each household

should test the detector once a month and change batteries at least once a year. A good time to do this is in the spring and fall when clocks are reset.

4. Even in some cases in which smoke detectors sounded, people have sometimes headed in the wrong direction in the smoke or mistakenly taken people elsewhere in the home rather than outside. It is important to plan and practice alternate escape



routes. For example, is there a balcony or window in each room that could be equipped with a nearby ladder? There will not be enough time for you to give children directions if a fire occurs; it may not be possible to reach them. Therefore, children need to know what to do on their own. Baby-sitters should also be given instructions as to alternate escape routes they and the children should use. It is important to ensure that small children can reach alternate exits. Achieving this may require a sturdy piece of furniture to be placed by the exit (usually a window) so that the child can stand on it to reach the window. Periodic fire and emergency evacuation drills are needed to practice the use of alternate exits as well as of the neighborhood rendezvous point.

5. A "home hazard hunt" should be conducted to identify objects that could block escape or cause injury if they become dislodged in an emergency. Those who live in earthquake-prone areas should remember to secure heavy objects; for example, heavy bookcases should be fastened to the wall and heavy objects must not be hung over the bed.

Credit: Fairfax County, Virginia Fire and Rescue.

6. Everyone should be encouraged to take a course on first aid and cardiopulmonary resuscitation (CPR) from the American Red Cross or other qualified sources. Knowing how to provide first aid and CPR can help save lives when immediate action is critical. Think about how frequently you are at some distance from medical help, or how difficult it would be to get treatment promptly in the first few hours or days after a major disaster.



*Knowing CPR or first aid can help save lives in an emergency.*



*In a disaster, volunteers come together to help their neighbors.*

7. Each member of the household—even children—should know how to summon help if an emergency occurs. Emergency telephone numbers should be posted by the phone (fire, emergency medical services, police, ambulance, poison control, etc.). In some areas, there is a 9-1-1 system. Everyone in the

family should be prepared to provide essential information on the location and nature of the emergency.

8. Just as a home may have hazardous areas, it certainly also will have areas that would be particularly safe in some types of emergencies. The local emergency management office or the local American Red Cross chapter can provide information on safe places to seek shelter in the home. These sources will also have other materials that can help people become better prepared if disaster should strike. The Resources section of this course includes a list of emergency preparedness publications that you may obtain from FEMA and your local American Red Cross chapter.

## HELPING YOUR COMMUNITY

The heroes of disasters are often the countless volunteers who come together to help their neighbors. They can form the cornerstone of effective response and recovery.

Citizens should consider getting involved in helping their community by becoming volunteers. Regardless of experience, each individual

can provide assistance and learn new skills by assisting in local emergency management programs. Those interested in volunteering should contact their local emergency management office or any of the voluntary agencies listed in Appendix B to find out how they can help.

## **SUMMARY**

Each individual should be prepared to take appropriate protective action if a disaster should occur. This means knowing what type of disasters have the greatest chance of occurring in the local area. Understanding how the community would be warned, how to prepare the home, what supplies to stock, and how to check on family members following an emergency are all important aspects of preparedness.

There are many sources of information about emergencies and family preparedness, including the local emergency management office, FEMA, and the local American Red Cross chapter. It is important to collect information on what disasters are most likely to occur in the area and what actions should be taken in advance of or during those disasters to protect oneself.

Being prepared will decrease the chance of injury to family members and the financial loss that often results from disasters. Disaster relief can supplement individual preparedness measures—but it can never make up for a lack of planning to protect oneself and one's family.◆

## **CHECK YOUR MEMORY**

### **(Answers on page K-1)**

1. Which of the following is the best source of information on what disasters are most likely in your area?
  - a. The local police department.
  - b. Your local American Red Cross chapter and emergency management office.
  - c. Your Congressional representative.
  - d. Your representative in your state's legislative assembly.
2. If a fire should occur in your home, all residents should plan to meet each other at what location?
  - a. A specific location in the neighborhood a safe distance from your home.
  - b. The fire department.
  - c. The home of a friend or relative in another community.
  - d. The basement of the house.
3. Which of the following requires periodic maintenance?
  - a. Your smoke detector.
  - b. Your fire extinguisher.
  - c. The prescription medication in your disaster supplies kit.
  - d. All of the above.
4. Which of the following is a true statement about sheltering in your home?
  - a. You should prepare for in-house sheltering as well as for the possibility of evacuation.
  - b. It is never used. You would always evacuate to ensure your safety.
  - c. No particular preparation is required for in-house sheltering.
  - d. In-house sheltering is always preferable to and less risky than evaluation.
5. Smoke detector batteries should be checked how often?
  - a. Once a month.
  - b. At least once a year.
  - c. Every 2 years.
  - d. Whenever you think about it.